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INDEX TO VOLUME VI.

A.

Additions to a policy charged with extra premiums for extra risks, 104.
 Adult life, deviations from law of mortality at commencement of, 67.
 African stations, mortality in fleet at, 265.
 Age as regards suicide, 13; marriage, 48.
 — influence of, on mortality, 3, 47, 67, 129; on disease, 8, 129.
 — of military service in various States, 155.
 America, statistics of, 155.
 Annuity, De Wit's Report on true value of an, 136.
 — and assurance tables for three lives, 109, 115.
 Annuities, treatise on (*Review*), 234.
 Apportionment of property held for life and in reversion, &c., 61, 211.
 Approximation to rate of interest yielded by certain investments, 54.
 Architectural Association, examinations for diploma, 73.
 Armies of Europe, statistics of the, 148.
 Assurance, application of doctrine of, in England, 143.
 — extension of, to the social condition, 47.
 — forms of registers for equated, 335.
 — fraudulent, 3.
 — of Europeans in India, 17.
 — origin of, 134.
 — premiums for annual, &c., 181.
 Athens, ancient law of interest in, 304.
 Austria, statistics of, 149, 154.
 Average duration of human life, 175, 351.
 — premiums for any class of risk, 340.

B.

Bank of England, operations regarding rate of interest, 45.
 Battle, statistics of mortality from, 254.
 Belgium, mortality in, 6.
 Bengal Civil Fund, Mr. Neison's Report on, 42.
 — civil servants, mortality among, 43.
 Bernouilli family, researches and works of the, 138.

Births in 1853, 47; in 1851, 175.
 — proportion of male to female, 47.
 Bonus, law of successive, 345.
 — to find surplus for payment of, 286, 290.

C.

Calculation, improved method of life contingency, 105.
 — on games of chance the origin of assurance, 134.
 Calculus of probabilities, origin and progress of, 134.
 Carlisle Table, sufficiency of, 29.
 Census of 1851, average duration of life deduced from, 173.
 — means furnished by, for extending assurance, 47.
 Chances (*see* "Probabilities").
 Cholera, causes of, 110.
 Coinage, decimal, 57, 75, 247.
 — objections to French metrical system, 251.
 — old English, 98.
 Condorcet on the doctrine of probabilities, 144.
 Conjugal condition, data regarding, 48.
 Copper coin, first English, 101.
 Correspondence, 47, 109, 175, 231, 297, 357.
 Credit of various States, comparison of, 155.

D.

Debts, law of, in Greece and Rome, 304.
 — of the seven great Powers, 154.
 Decay, law of, 67, 129.
 Decimal coinage, 57, 75.
 — groundlessness of objections to, 247.
 Decrement of human life, formula for, 351.
 De Moivre, researches and works of, 141, 352.
 De Wit's Report on Annuities, 136.
 Diseases, intensity of, at various ages, 8, 129.
 — mortality from, in navy, 268.
 — proportion of, causing mortality, 7.

E.

- Eagle Experience Mortality Table, 359.
 England, army statistics of, 148.
 ——— debt, income, expenditure, population, and credit of, 155, 175.
 ——— early laws regarding usury in, 316.
 ——— first application of doctrine of assurance in, 143.
 ——— mortality in, 6, 44, 178.
 English coinage, old, 98, 247.
 ——— writers on the doctrine of probabilities, 143.
 ——— yearly rates of premiums, 23.
 Equation insurances, forms for registers of, 335.
 Equation of arbitrary rates of life premium, 297.
 Europeans in India, assurance of, 17; mortality of, 24.
 ——— force of army, 157.
 Exchange, par of, 105, 177.
 Ezekiel, law of interest in Book of, 303.

F.

- Factors, on finding the product of two, by natural numbers, 121; by addition and subtraction alone, 234.
 Farthing system (decimal coinage), 79, 248.
 Female mortality, rate of, 3, 70.
 ——— population, compared with male, 50, 70, 232.
 ——— social condition at fourteen periods of life, 52.
 Fermat's researches in probabilities, 135.
 Feuer Assecuranz Compagnie, 228.
 Fire insurance of theatres, 174.
 ——— problem in, 202.
 Fire statistics, suggestions regarding, 333.
 Foreign intelligence, 106, 228, 293, 353.
 Formula of Mr. Gompertz, for a table of mortality, 357.
 ——— for expressing the decrement of human life, 351.
 Formulæ for distribution of surplus among assured, 290, 344.
 ——— for using tables of logarithms, 298.
 Fractions, use of, in decimal coinage, 85.
 France, army statistics of, 149.
 ——— debt, income, expenditure, population, and credit of, 155.
 ——— early practice of assurance in, 144.
 ———, great mathematicians of, 135.
 ———, mortality in, 6.
 Fraudulent assurances, 3.
 French metrical system of coinage, 250.

G

- Galloway's method of adjusting his tables, 178, 360.
 Games of chance, problem on, the origin of assurance calculations, 134.

- Games of chance, works on, 134.
 Germany, 106, 228.
 ———, mortality in, 5.
 ———, suicide in, 11.
 ———, tables of Life Assurance Companies in, 106, 228, 353.
 Gibraltar, wounded at siege of, 257.
 Glasgow, mortality in, 44.
 Gold coinage of England, (old), 99.
 ——— comparative values of, in different countries, 104, 176.
 Gompertz' table of mortality, 357.
 Gotha Life Assurance Bank, operations of, 1.
 ——— report for 1855, 293.
 Great Britain, progress of life assurance in, 160.
 Greece, early practice of usury in, 304.
 ——— law of property and taxation in, 306.

H.

- Halley's researches in probabilities, 138.
 Hendriks' recovery of De Wit's Report, 137.
 Historical sketch of the late Charles Gill, Esq., 216.
 Huyghens, works of, 136.
 Hygiene (*Review*), 110.

I, J.

- Income taxation in Greece, 306.
 India, Europeans in, 17, 24, 157.
 Indian Life Assurance Offices, 15.
 ——— their tables of mortality, 29.
 Indian stations, mortality in navy at, 263-267.
 Institute of Actuaries, 58, 179, 238.
 ——— Report of Council, 238.
 ——— third year's examination, 113.
 Interest, ancient laws regarding, 302.
 ——— charged by the Bank of England, 45.
 ——— for the use of money in ancient and modern times, 301.
 ——— rate of, in an assurance contract, 30.
 ——— yielded by certain investments, problem on, 54.
 Interpolation of logarithmic series, on the, 200.
 Ireland, population of, and army in, 158.
 Jews, early practice of usury by, 316.
 ——— first establishment in England, 318.
 Judea, law of interest in ancient, 303.

L.

- Labour, influence of, on mortality, 72.
 Laplace on the doctrine of probabilities, 145.
 Law of decay, 67.
 ——— of successive bonus, 345.

Law of mortality, 17, 29, 67, 129, 352; in ancient Rome, 314.
 ——— deviations from, at commencement of adult life, 67.
 Law, taxation, and property, in ancient Greece, 304.
 Laws regarding interest, 302.
 Life, average duration of, 175, 351.
 ——— contingency calculation, 105.
 ——— deviations from law of mortality at commencement of adult, 67.
 ——— formula for expressing decrement of, 351.
 ——— premiums, rate of interest on, 30.
 Life insurance, earliest form of, 16.
 ——— theory of, 16, 32.
 Life Offices, distribution of surplus among assured in, 290, 344.
 ——— dividing the net profits amongst members, 278.
 ——— in Germany, 106, 228, 353.
 ——— in India, 15.
 ——— in the United Kingdom, 16, 160.
 ——— modern method of valuation in, 74.
 ——— sources of profit, 31, 278.
 ——— three forms of constitution, 35.
 Liverpool, mortality in, 44.
 Logarithms, formulæ for using tables of, 298.
 Logarithmic series, on the interpolation of, 200.
 Lombards, pecuniary operations of, 317, 325.
 London, value of gold in, 105, 176.
 ——— suicides in, 13.
 Loss, apportionment of, on specific policies, 202.

M.

Magdeburger Lebens Versicherungs Gesellschaft, 230.
 Marriage, age as regards, 48.
 ——— insurance, 53.
 ——— probabilities of, at different ages, 48.
 Marriages, relative numbers of, in various classes of society, 53.
 Measures, simplification of, 241.
 Mecklenburgsche Lebensversicherungs und Spar Bank, 228.
 Military forces, statistics of, 148.
 Money market, 45.
 ——— rates of interest for the use of, &c., 301.
 ——— simplifying calculation of, 241.
 Monastery of St. Edmondsbury, pecuniary annals of, 319.
 Mortality among assured in Gotha Bank, 1-14, 295.
 ——— among Bengal civil servants, 43.
 ——— amongst Europeans in India, 24.
 ——— annual rate of, in European cities, 112.

Mortality arising from naval operations, 254.
 ——— as influenced by age, &c., 3, 47, 67, 129.
 ——— comparison of, in various countries, 5, 26, 112, 352.
 ——— comparison of male and female, at various ages, 2, 47, 70, 232.
 ——— derivable rate of, from a table of premiums, 231.
 ——— fixed law of, 16.
 ——— from shipwreck, 259.
 ——— from wounds, 263.
 ——— in ancient Rome, 314.
 ——— in and after first quinquennium from date of policy, 3.
 ——— in England and Wales, 6, 44, 175.
 ——— in France and Belgium, 6.
 ——— in fleet at African stations, 265.
 ——— in Glasgow, 44.
 ——— in Prussian Widows' Fund, 5.
 ——— in Saxony, 6.
 ——— in the British army and navy, 152, 254.
 ——— in the modern Tontines, 352.
 ——— influence of labour on, 72; ditto of the passions on, 170.
 ——— physiological law of, 67, 129.
 ——— progressive rates of, and deviations, at all ages, 129.
 ——— proportion of diseases causing, 7.
 ——— Table, Eagle Experience, 359.
 ——— tables of rate of, at various ages, 69.
 Moses, law of interest in the Books of, 302.

N.

Natural numbers, addition and subtraction of, to find product of two factors, 121.
 Naval operations, mortality from, 152, 254.
 Nehemiah, enactment by, regarding interest, 303.
 Northampton Table, results of, 352.
 Notes and queries, 45, 104.
 Notices of new works, 110, 234.

O.

Obituary, 113, 184, 216.
 Orchard, Mr., biographical sketch of, 184.
 Original tables, 115.

P.

Paris, value of gold in, 105, 176.
 Pascal's researches in probabilities, 135.
 Passions, influence of, on mortality, 170.
 Penny tolls, under decimal coinage, 247.
 Physiological law of mortality, 67, 129.
 Plan for simplifying measures, weights, money, &c., 241.
 Poisson on the doctrine of probabilities, 145.

- Policy, calculation of bonus for a, 347.
 ——— mortality in and after first quinquennium after date of, 3.
 Policies for surrender, value of, 292.
 ——— to apportion a given loss on specific, 202.
 ——— valuations of, 346.
 Population, comparative, of the powers of Europe, 1848.
 ——— comparison of male and female, 47, 232.
 Pound system, decimal coinage, 79.
 Powers, the great, 147.
 Premiums, average, for any class of risk, 340.
 ——— addition to, for extra contingencies, 45.
 ——— as affected by bonuses, 345.
 ——— equation of arbitrary rates of life, 297.
 ——— extra, for extra risks, 104.
 ——— for life insurance in India, 17.
 ——— for single and annual assurances, 181.
 ——— to assure a future conditional payment, 49.
 ——— two scales of, in Life Offices, 37.
 ——— yearly English rates of, 23.
 Probability of marriage, &c., at particular ages, 48.
 Probabilities, origin of calculus of, 134.
 ——— Condorcet on the doctrine of, 144.
 ——— early researches in the science of, 135.
 ——— English writers on the doctrine of, 143.
 ——— origin, &c. of the calculus of, 134.
 ——— practical application of doctrine of, as regards subdivision of risks, 287.
 Problem in fire insurance, 262.
 ——— on comparative advantages of different investments, 54.
 ——— on games of chance, the origin of assurance calculation, 134.
 Proceedings of the Institute of Actuaries, 58, 179, 238.
 Profession, means of improving its status, 72.
 Profits, as regards division of net, 278.
 ——— dividing the net, in a Life Assurance Company, 278.
 ——— effects of various methods of distribution of, 345.
 ——— scale of participation in, 37, 278, 346.
 ——— sources of, in Life Offices, 31, 278.
 ——— whether capital or interest, 104.
 Property held for life and in reversion, valuation of, 61, 211.
 ——— ancient laws of, in Greece and Rome, 304.
 Proportion of married to unmarried women, &c., 52.
 Prospectuses of the Indian Life Assurance Offices, 15.
 Prussian army and other statistics, 148, 155.
 ——— Widows' Fund, mortality in, 5.
- Q.
- Quarter-squares, table of (*Review*), 234.
 Quetelet, works of, 146.
- R
- Registers for equated assurances, forms of, 335.
 Remainder-man and tenant for life, due apportionment of property between, 61, 211.
 Report of Council of the Institute of Actuaries, 58, 238.
 ——— on the Bengal Civil Fund, 42.
 ——— on the true value of an annuity (*De Wit*), 136.
 ——— (Sixteenth) of the Registrar-General, 47.
 Reports of Gotha Life Assurance Bank, 1, 293.
 Risks, application of doctrine of probabilities as regards subdivision of, 287.
 ——— estimation and classification of, 334.
 ——— extra premiums for extra, 104.
 ——— maximum sum insured on any class of, 342; division of, *ib.*
 Rome, laws of property and interest in ancient, 305.
 Russia, statistics of, 149, 154.
- S
- Sanitary reform, 110.
 Saxony, mortality in, 6.
 Sebastopol, statistics of wounded at, 258.
 Sexes, relative vitality of, 232.
 Shipwreck, mortality from, 259.
 Single assurance, premiums for, 181.
 Statistics of America, 155.
 ——— of navy, 256.
 ——— of various European States, 148.
 ——— suggestions respecting fire insurance, 333.
 Statistical Congress of Paris, 159.
 Statute of Jewry, 324.
 Suicide according to age and mode employed, 13.
 ——— in Germany, 11.
 ——— in London, 1846-50, 12.
 Surplus, on distribution of, among assured, 290, 344.
 ——— for payment of bonus, 286.

T.

- Table of annual rate of mortality in European cities, 112.
 — of fire insurance of theatres, 174.
 — of premiums, rate of mortality derivable from it, 231.
 — showing county and town population, 51.
 — showing progress of life assurance in Great Britain, 160.
 — showing proportion per 1,000 of single, married and widowed women, 52.
 — showing the yearly English rates of premiums, 23.
 Tables, adjustment of Galloway's, 178.
 — of assurance for three lives, 109, 115.
 — of assurance premiums, by Mr. Orchard, 181.
 — of assured, and mortality, in Gotha Life Assurance Bank, 2-14, 294, 354.
 — of distribution of profits and bonuses, 346-349.
 — of logarithms, formulæ for using, 298.
 — of measures, weights, and money (new), 242-246.
 — of premiums for assurance in India, 18, 40.
 — of statistics of various States, 149-158.
 — of suicide, 12.
 — of wounds, &c., from naval battles, 257, 277.
 — showing rate of interest charged by Bank of England, 45.
 Table of mortality according to age, 69; and disease, 7.
 — Eagle Experience, 359.
 — in and after first quinquennium from date of policy, 3.
 — in some mixed populations, 6, 112, 223, 353.
 — Mr. Gompertz', 357.
 — proposed by Mr. Orchard, 181.
 Tables of mortality among Europeans in India, 25, 28.

- Tables of mortality, comparison of general characters of, 352.
 — in Glasgow, Liverpool, England, and Wales, 44.
 — of German Life Assurance Companies, 106, 229, 353.
 — on a method of adjusting, 357.
 Tenant for life and remainder-man, due apportionment of property between, 61, 211.
 Theatres, fire insurance of, 174, 341.
 Tontines, mortality in the modern, 352.
 Treatise on annuities, &c. (*Review*), 234.
 Turkey, statistics of, 149, 154.

U.

- Uniformity of results of operations of human will, 17, 48.
 Usury, law of, in Greece and Rome, 304.
 — origin of, 302.

V.

- Value of a life annuity, De Wit's Report on, 136.
 — of gold in Paris and London, 105, 176.
 — of policies for surrender, 292.
 — of £1 due at various ages, 347.
 — of £1 per annum during joint continuance of three lives, 120.
 Valuation in Life Assurance Companies, modern method, 74.
 — of bonus for a policy, 347.
 — of property held for life and in reversion, &c., 61, 211.
 Vitality of the sexes, relative, 232.

W.

- Wales, mortality in, 44, 175.
 Weights, simplification of, 241.
 West Indian stations, mortality in fleet at, 263.
 Will, uniform results of human, 17, 48.
 Wounds, comparative mortality from, 256.

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Date of Policy ..	18th March, 1845.	24th April, 1845.	7th Nov., 1845.
Age at Entry ..	30.	42.	51.
Annual Premium	£25 7 6	£35 16 8	£49 8 4
Sum Assured . .	£1000 0 0	£1000 0 0	£1000 0 0
Bonus added....	£157 10 0	£184 0 0	£211 10 0

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Although the principal portion of the Society's Policies are upon first-class lives, its peculiar feature consists in the Assurance, at equitable rates, of the lives of individuals of regular and temperate habits, but in whom health may be more or less impaired.

Policy-holders may obtain Loans on real or good personal security. The Directors have advanced upwards of £200,000 since July, 1848.

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The next division of Profits will be declared in June 1860, when all Participating Policies which shall have subsisted at least one year at Christmas 1859 will be allowed to share in the Profits.

At the Five Divisions of Profits made by this Company, the total Reversionary Bonuses added to the Policies have exceeded £913,000.

At Christmas 1854 the Assurances in force amounted to upwards of £4,240,000: the Income from the Life Branch in 1854 was more than £200,000; and the Life Assurance Fund, independent of the Guarantee Capital, exceeded £1,700,000.

FOREIGN RISKS.—The Extra Premiums required for the East and West Indies, the British Colonies, and the northern parts of the United States of America, have been materially reduced.

INVALID LIVES.—Persons who are not in such sound health as would enable them to insure their Lives at the Tabular Premiums, may have their Lives insured at Extra Premiums.

LOANS granted on Life Policies to the extent of their values, provided such Policies shall have been effected a sufficient time to have attained in each case a value not under £50.

ASSIGNMENTS OF POLICIES.—Written Notices of, received and registered.

MEDICAL FEES paid by the Company, and no charge will be made for Policy Stamps.

Notice is hereby given, That Fire Policies which expire at Christmas must be renewed within fifteen days at this Office; or with Mr. Sams, No. 1, St. James's Street, corner of Pall Mall; or with the Company's Agents throughout the Kingdom; otherwise they become void.

Losses caused by Explosion of Gas are admitted by this Company.

The London Assurance.

INCORPORATED A.D. 1720,

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This Corporation has granted ASSURANCES ON LIVES for a PERIOD EXCEEDING ONE HUNDRED AND THIRTY YEARS, having issued its first Policy on the 7th June, 1721.

Two-thirds, or 66 per Cent., of the entire Profits are given to the Assured.

Policies may be opened under any of the following plans, viz. :—

At a low rate of Premium, without Participation in Profits; or at a somewhat higher rate, entitling the Assured either, after the first five years, to an Annual abatement of Premium for the remainder of life, or, after payment of the first Premium, to a participation in the ensuing quinquennial Bonus.

The abatement for the year 1857 on the Annual Premiums of persons who have been assured under series "1831" for five years or longer, is upwards of 33 PER CENT.

The high character which this ancient Corporation has maintained during NEARLY A CENTURY AND A HALF, secures to the public a full and faithful declaration of profits.

The Corporation bears the whole EXPENSES OF MANAGEMENT, thus giving to the Assured, conjoined with the protection afforded by its CORPORATE FUND, advantages equal to those of any system of Mutual Assurance.

Premiums may be paid Yearly, Half-yearly, or Quarterly.

ALL POLICIES ARE ISSUED FREE FROM STAMP DUTY, or from charge of any description whatever, beyond the Premium.

The fees of MEDICAL REFEREES are PAID by the Corporation.

ANNUITIES ARE GRANTED by the Corporation, payable Half-yearly.

Every facility will be given for the transfer or exchange of Policies, or any other suitable arrangement will be made for the convenience of the Assured.

Prospectuses and all other information may be obtained by either a written or personal application to the Actuary or to the Superintendent of the West End Office. JOHN LAURENCE, *Secretary.*

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Among other advantages offered by this Society are—Mutual Assurance in its best form, without personal liability—the whole of the Profits divided annually amongst Policy Holders of five years' standing or upwards—economy of management—moderate rates of Premium, and prompt settlement of Claims.

Policy Holders in this Office, after the expiration of five years, are entitled to proceed to and from any part of the world, without any charge for voyage or residence; and the non-payment of the Premium at the periods prescribed by the Policy will alone, under any circumstances, thereafter vitiate the Policy or render it null and void.

Examples of Bonuses declared 1st July, 1856:—

Years in force in 1856.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1857.	Years in force in 1856.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1857.	Years in force in 1856.	Age on effecting Assurance.	Sum Assured.	Addition to Sum Assured, in the event of death before 30th June, 1857.
17	32	£999 19s	£322 1 0	13	42	£499 0s	£121 9 0	9	32	£999 0s	£204 17 0
16	54	999 19	241 17 0	12	43	1000 0	234 16 0	8	26	500 0	87 12 0
15	38	999 0	262 18 0	11	31	999 0	216 8 0	7	24	499 19	79 0 0
14	40	3000 0	778 15 0	10	33	499 19	112 18 0	5	30	499 19	58 14 0

Where the Bonus has been taken by way of Reduction of Premium, the Reductions for the last Year have varied from 15 to 60 per Cent.

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FOUR-FIFTHS OR EIGHTY PER CENT. OF THE PROFITS are divided amongst the Policy-holders.

LOANS

in connection with Life Assurance on approved security.

ANNUAL PREMIUM

required for the Assurance of £100 for the whole term of Life:—

Age.	Without Profits.	With Profits.	Age.	Without Profits.	With Profits.
	£. s. d.	£. s. d.		£. s. d.	£. s. d.
15	1 11 0	1 15 0	40	2 18 10	3 6 5
20	1 13 10	1 19 3	50	4 0 9	4 10 7
30	2 4 0	2 10 4	60	6 1 0	6 7 4

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Established by Special Act of Parliament, 1834.

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This Company offers the security of a large paid-up Capital, held in Shares by a numerous and wealthy Proprietary, thus protecting the Assured from the risk attending Mutual Offices.

There have been three Divisions of Profits, the Bonuses averaging £1. 18s. 4d. per cent. per annum on the sums assured from the commencement of the Company.

Sums Assured.	Bonuses added.	Payable at Death.
£5,000	£1,987 10 0	£6,987 10 0
4,000	1,590 0 0	5,590 0 0
3,000	1,192 10 0	4,192 10 0
2,000	795 0 0	2,795 0 0
1,000	397 10 0	1,397 10 0
500	198 15 0	698 15 0

Example.—A person aged 25 in 1834, who insured his life for £5,000, at an Annual Premium of £107. 5s. 10d., will have paid to this Company, on 31st December last, £2,253. 2s. 6d. in Premiums, and have had a Bonus of £1,987. 10s. added to his Policy, almost as much as the amount paid.

The Premiums, nevertheless, are extremely moderate, and only one half need be paid for the first five years, when the Assurance is for life.

Upwards of Five Hundred and Ninety-one Thousand Pounds (including Bonuses) have been paid to Widows, Children, and other parties holding Policies with this Company, which have become claims by death since its formation.

Thirteen Thousand Pounds per annum has been the average of new Premiums during the last seven years.

The Annual Income exceeds One Hundred and Twenty-five Thousand Pounds.

Income Tax abated in respect of Premiums paid on Policies issued by this Company, as set forth by Act of Parliament.

Parties effecting Policies with this Office in Scotland will secure every facility and advantage which they can obtain by assuring with an exclusively Scotch Office.

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- IV. A Formula for expressing the Decrement of Human Life. By the late Dr. THOMAS YOUNG.
- V. Foreign Intelligence.
- VI. Correspondence.